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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY TRENTON VICINAGE

Caption in Compliance with D.N.J. LBR 9004-2(c)

STERN, LAVINTHAL & FRANKENBERG, LLC

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Attorney for Secured Creditor,

Cenlar FSB as servicing agent for Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency

By: Jeanette F. Frankenberg, Esq.

In Re:

Jason R Mohr

Lydia Mohr

Debtor(s)

Order Filed on June 26, 2017 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-15155-KCF

Chapter: 13

Hearing Date: June 14, 2017

Judge: Kathryn C. Ferguson, U.S.B.J.

CONSENT ORDER RESOLVING MOTION TO VACATE STAY AND SECURED CREDITOR'S OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby **ORDERED**.

DATED: June 26, 2017

Honorable Kathryn C. Ferguson United States Bankruptcy Judge

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Debtor: Jason R. Mohr & Lydia Mohr

Case No: 17-15155-KCF

Caption: Consent Order Resolving Motion to Vacate Stay & Secured Creditor's Objection to

Confirmation

Applicant:

Cenlar FSB

Applicant's Counsel:

Stern Lavinthal & Frankenberg, LLC

Debtor's Counsel:

Francis P. Cullari, Esq.

Property Involved ("Collateral"):

34 Avenue H, Monroe Twp., New Jersey

Relief sought:

✓ Motion for relief from the automatic stay

Motion to dismiss

Motion for prospective relief to prevent imposition of automatic stay

against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

- 1. Status of post-petition arrearages:
 - The Debtor is overdue for 3 months, from April 1, 2017 to June 1, 2017.
 - The Debtor is overdue for $\underline{3}$ payments at \$3,122.74 per month.

Total Arrearages Due \$9,368.22

- 2. Debtor must cure all post-petition arrearages, as follows:
 - Immediate payment shall be made in the amount of \$9,368.22. Said payment shall be received on or before June 30, 2017 payment.
 - Regular monthly mortgage payments in the amount of \$3,122.74 shall continue to be made beginning with the July 1, 2017 payment.
 - Debtor shall have until the deadline of <u>October 15, 2017</u> to attempt to sell the Property.
 - If the Debtor shall fail to sell the property or have the property under contract for sale by <u>October 15, 2017</u>, Secured Creditor shall obtain Automatic Stay Relief as to the Collateral without the need of a further Order from this Court.
- 3. This Order shall be incorporated in and become part of any Order Confirming the Chapter 13 Plan in the herein matter.

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Debtor: Jason R. Mohr & Lydia Mohr

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Confirmation

4. Payments to the Secured Creditor shall be made to the following address(es):

✓ Immediate payment:

Cenlar FSB

425 Phillips Blvd.

Ewing, NJ 08618

✓ Regular monthly payment:

Cenlar FSB

425 Phillips Blvd.

Ewing, NJ 08618

In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

✓ The Applicant is awarded attorney's fees of \$350.00, and costs of \$181.00.

The fees and costs are payable through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order

Francis Cullari, Esq.

Attorney for the Debtor

/s/ Jeanette F. Frankenberg

Jeanette F. Frankenberg, Esq.

Attorney for Secured Creditor